

Form csnodsc – ntccselsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18–33719–RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Luis Rodriguez  
116 Cortland Street  
Belleville, NJ 07109

Social Security No.:  
xxx–xx–6956

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☒ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: September 9, 2020  
JAN: rh

Jeanne Naughton  
Clerk

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Luis Rodriguez  
DebtorCase No. 18-33719-RG  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: cscnodscPage 1 of 1  
Total Noticed: 15

Date Rcvd: Sep 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2020.

db +Luis Rodriguez, 116 Cortland Street, Belleville, NJ 07109-3031  
 cr +Carrington Mortgage Services, LLC as servicer for, Stern, Lavinthal & Frankenberg, LLC,  
 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640  
 517901571 +Carrington Mortgage Services, P.O. Box 5001, Westfield, IN 46074-5001  
 517901573 +Equifax, POB 740241, Atlanta, GA 30374-0241  
 517901574 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037  
 517901576 #+KML Law Group PC, 216 Haddon Avenue, ste 406, Kristina Murtha, Esq.,  
 Collingswood, NJ 08108-2812  
 517901577 +State of New Jersey, Department of taxation, P.O. Box 448, Trenton, NJ 08646-0448

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 10 2020 00:05:14 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 10 2020 00:05:12 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/PDF: gecsed@recoverycorp.com Sep 10 2020 00:10:45  
 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
 518021204 +E-mail/Text: BKBCNMAIL@carringtonms.com Sep 10 2020 00:04:10  
 Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951  
 517901572 +E-mail/Text: bankruptcy.notifications@fisglobal.com Sep 10 2020 00:05:34 Chex System,  
 7805 Hudson Road, suite 100, Saint Paul, MN 55125-1703  
 517901575 +E-mail/Text: sbse.cio.bnc.mail@irs.gov Sep 10 2020 00:04:34 Internal Revenue Service,  
 P.O. Box 7346, Philadelphia, PA 19101-7346  
 517903723 +E-mail/PDF: gecsed@recoverycorp.com Sep 10 2020 00:10:44 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517901578 E-mail/Text: DASPUBREC@transunion.com Sep 10 2020 00:04:04 TransUnion,  
 555 W. Adams Street, Chicago, IL 60661

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 11, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
 bkggroup@kmlawgroup.com  
 Kevin Gordon McDonald on behalf of Creditor BANK OF AMERICA, N.A. kmcdonald@kmlawgroup.com,  
 bkggroup@kmlawgroup.com  
 Maria Cozzini on behalf of Creditor Carrington Mortgage Services, LLC as servicer for Bank  
 of America, N.A mcozzini@sternlav.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 Michelle Labayen on behalf of Debtor Luis Rodriguez michelle@labayenlaw.com,  
 silvia@labayenlaw.com; giovanna@labayenlaw.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6